

OCT 06 2006

BEFORE THE DEPARTMENT OF INSURANCE
STATE OF NEBRASKANEBRASKA DEPARTMENT
OF INSURANCE

IN THE MATTER OF:)	SUMMARY ORDER TO
)	CEASE AND DESIST
)	AND
PLATTE VALLEY ESCROW CLOSING)	NOTICE OF RIGHTS
CO., AND JOYCE A. LOW)	
)	CAUSE NO.: A-1694

The Department of Insurance, by and through its Director, L. Tim Wagner, upon Petition for Cease and Desist filed by Department counsel, Janette L. Adair, finds as follows:

1. The Department of Insurance ("Petitioner") is the duly designated agency of the State of Nebraska empowered to exercise jurisdiction and control over the licensing of insurance agents in Nebraska pursuant to Neb. Rev. Stat. §§ 44-101.01, 44-4047 et seq. and 44-19,106 et seq. (Reissue 2004). Said jurisdiction and control have been present at all times material hereto.

2. Platte Valley Escrow Closing Co. ("Respondent") is a title insurance agency licensed to conduct business in Nebraska. Respondent's registered business address with the Nebraska Department of Insurance is 1923 First Avenue, P.O. Box 851, Scottsbluff, NE 69363-0851.

3. Joyce A. Low ("Respondent") is a licensed insurance producer, and designated agent for Platte Valley Escrow Closing Co., whose registered business address with the Nebraska Department of Insurance is P.O. Box 851, Scottsbluff, NE 69363-0851.

4. Neb. Rev. Stat. § 44-19,120.01 provides "whenever the director has reasonable cause to believe that a title insurance agent is violating the Title Insurance

Agent Act or any rules and regulations adopted and promulgated thereunder, the director may, without notice, and before a hearing, issue a summary cease and desist order.”

5. The Petitioner has reasonable cause to believe that Respondents are violating the Title Insurance Agent Act, including, but not limited to, Neb. Rev. Stat. §§ 44-19,116 and 44-19,118, as evidenced by the affidavit of Reva Vandevoorde, Examination Supervisor for the Market Conduct Division of the Nebraska Department of Insurance, offered in support of, and as a reasonable basis for, such reasonable cause and relief requested.

NOW THEREFORE IT IS HEREBY ORDERED that Respondents immediately CEASE AND DESIST from performing any acts relating to the business of insurance, including, but not limited to: any and all acts in conjunction with the issuance of a title insurance commitment or title insurance policy; collecting and/or disbursing premiums, escrow, security deposits or other funds; handling escrows, settlements or closings; or seeking an agent appointment with a title insurer.

This Order is issued pursuant to the authority provided under Neb. Rev. Stat. §§ 44-101.01, 44-19,106 et seq., and 44-19,120.01 (Reissue 2004).

NOTICE IS HEREBY GIVEN, pursuant to Neb. Rev. Stat. § 44-19,120.01, that Respondents may request a hearing in writing within ten business days after receipt of this Order. If a hearing is requested, the director shall schedule a hearing within ten business days after receipt of the request. The hearing shall be conducted in accordance with the Administrative Procedure Act. If a hearing is not requested and none is ordered by the director, the order shall remain in effect until modified or vacated by the director.

Dated this 6th day of October 2006.

STATE OF NEBRASKA
DEPARTMENT OF INSURANCE,



L. TIM WAGNER
Director of Insurance

CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the foregoing SUMMARY ORDER TO CEASE AND DESIST was served upon Respondents by certified mail, return receipt requested, on this 6th day of October 2006, to the following:

Platte Valley Escrow Closing Co.
1923 First Avenue
P.O. Box 851
Scottsbluff, NE 69363-0851

Joyce A. Low
P.O. Box 851
Scottsbluff, NE 68363-0851

